

PRODUCT DISCLOSURE SHEET

Dear Customer,

This Product Disclosure Sheet (PDS) provides you with key information on your financing.

Other customers have read this PDS and found it helpful; **you should read it too.**



Date:

1 What is Petrol Station Dealer Financing-i (SME PSDF-i)?

- Offered to Shell, Petronas, or other approved petrol station dealers to support their working capital needs.
- Specifically for financing petrol purchases or other supplies payable to the principal petrol company.
- Maximum financing amount of RM500,000
- The Effective Profit Rate (EPR) rate charged is calculated based on a variable rate basis
- Available in the form of Cash Line-i (CL-i) and Bank Guarantee-i (BG-i)
- Tenure: max 5 years or payable on demand

Applicable Shariah Contract

CL-i	Murabahah (cost plus profit) via Commodity Murabahah/ Tawarruq arrangement. It is a method of sale with a mark-up price where customer pays a price over an agreed period of time. The underlying asset for the sale transaction between the Customer and the Bank will be a specific tradable Shariah compliant commodity.
BG-i	Kafalah (Guarantee) A contract where the guarantor joins the guaranteed party in taking on a specific debt or obligation.

Can i opt for physical delivery of the commodity, instead? What about the cost involved?

You may opt for physical delivery of the commodity subject to the Bank's terms and conditions. All costs associated with your instruction for physical delivery of the commodity, shall borne by you.

2 Know Your Obligations

For this financing, as an Illustration:

- Your financing amount: **RM 1,000,000**
- Pricing: ***BFR – 1.90% p.a.**
- Utilised amount (days): **RM300,000** (10 days), **RM400,000** (12 days)
- Daily profit payable: **RM369.86** (10 days), **RM591.78** (12 days)
- Monthly profit payable: **RM961.64**

***Note:**

- *Base Financing Rate (BFR) = 6.40% per annum (p.a.) w.e.f. 11 July 2025.*
- *Monthly installment may change if BFR changes but won't go over the Bank's Sale Price. You'll be notified before any changes.*

CL-i

BG-i 0.125% per mensem (Commission) or minimum RM100.00.

- You also have to pay the following **fees and charges**:
- **Stamp Duty:** As per the Stamp Act 1949 (revised 1989).
 - **Trading Fees:** RM 15 per every RM 1.0 million of the Facility Amount, or another amount set by the Bank from time to time.
 - **Excess in Cash Line-i:** Occurs when you use more than your Drawing Limit.
 - **Tax:** Subject to all current and future taxes and levies by law.
 - **Other Fees and Charges:** Include legal costs and expenses for preparing documents and securing the Bank's interest.

It is your responsibility to:



Read and understand the **key terms** in the **contract** before you sign it.



Pay your monthly installments on time and in full for the agreed period. **Contact** us if you wish to settle your financing earlier.



Ensure you can afford to **pay a higher installment** if the OPR rises.



Contact us immediately, if you are unable to pay your monthly installment.

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Know Your Risks

What happen if you fail to pay your monthly instalments?



If you **pay late**, a 1% yearly charge applies. If unpaid by maturity/judgement, charges follow the Islamic Interbank Money Market (IIMM) rate. Charges won't be compounded.



If **overdue** 3 months, higher rate applies after 21 days' notice. Returns to normal when under 3 months late.



We may **deduct** money from a savings account you have with us to **set-off** your financing balance.



We may **foreclose** your property or **take legal action** against you.



Your **credit score** may be affected, leading to credit being more difficult or expensive to you.

Your monthly instalment may increase during the tenure of your financing

The BFR may increase due to a rise in the OPR set by Bank Negara Malaysia. An increase in BFR means that you have to pay a higher monthly installment.

E.g.
CL-i

Rate	Current	↑ by 1%	↑ by 2%
Daily profit payable			
- 10 days	RM369.86	RM452.05	RM534.25
- 12 days	RM591.78	RM723.29	RM854.79
Monthly profit payable	RM961.64	RM1,175.34	RM1,389.04

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Other Key Term



If you pay off your financing early, you only pay the remaining balance, current profit, and any amounts due – no extra fees. The Bank may give you a discount on the profit in certain cases, but it's not a cash refund. The discount applies once you've fully paid the financing.



Takaful Overdraft Protector Plus is recommended in case of death or total permanent disability.

If you have any questions or require assistance on your financing, you can:



Call us at
1-300-88-6688 (Local),
603-78443696 (Overseas)



Visit us at:
Maybank/Maybank
Islamic Branch



Email us at:
mgcc@maybank.com.my

Tell us if your contact details change so we can reach you. You can update your info using the contact methods above.

Customer's Acknowledgment*

Ensure you are filling this section yourself and are aware of what you are placing your signature for.

I acknowledge that Maybank Islamic Berhad has provided me with a copy of the PDS.

I have read and understood the key information contained in this PDS.

**A customer's acknowledgement of this PDS shall not prejudice his/her rights to seek redress in the event of subsequent dispute over the product terms and conditions.*

[*For Partnership/Sole-Proprietorship]/
[*For Corporation]

Authorised Signatories and Company Stamp

Name:

I/C No:

Date:

